II. CLAIM AMENDMENTS

1-14.   (Previously cancelled)

15.   (Currently Amended) A computer based system for ~~providing an electronic commerce service~~conducting online purchase transactions between a merchant and a customer of said merchant, comprising:

an Internet access server for providing communication links to multiple computers via the Internet;

a financial server connected to said Internet access server for receiving, storing and processing in a secure manner ~~having a~~ customer account information for ~~each~~ said customer ~~subscribing to the service;~~ merchant account information for ~~each~~ said merchant ~~participating in the service;~~, and purchase transaction information;

~~storage apparatus for storing account information of the customer account and account information of the merchant account, said storage apparatus also being for storing sensitive financial information required for funding the respective accounts;~~

a merchant host computer at said merchant connected to said Internet access server, said merchant host computer providing customer access via said Internet server, said merchant host computer having processing means to generate purchase transaction information;

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a customer computer terminal available to said customer and connected to said Internet access server, to access said merchant host computer via said Internet server to initiate a purchase transaction;

a first communication ~~connection~~ link via said Internet access server between said~~for the~~ merchant host computer and said financial server to enable said merchant to provide ~~to the server~~ information concerning a purchase transaction by said customer to said financial server; and

a second communication ~~connection~~ link via said Internet access server between said ~~for the~~ customer computer terminal and said financial server to enable said financial server to provide ~~to the~~ purchase transaction information to said customer and to allow said customer to provide to said financial server an affirmation of the purchase transaction.

16. (Currently Amended) The system of claim 15, further comprising:

processing means in said financial server for causing the server to transfer a value between the customer account and the merchant account, where the value is a function of a purchase amount for an item purchased.

17. (Currently Amended) The system of claim 15, wherein the information provided by said merchant using said first communication ~~connection~~ link includes a purchase amount, a first

identification for identifying the customer account and a second identification for identifying the merchant account.

18. (Currently Amended) The system of claim 15, further comprising means to encrypt communications provided by at least one of said first communication ~~connection~~ link and said second communication ~~connection~~link.

19. (Currently Amended) The system of claim 15, further comprising authentication means for applying non-repudiation information to at least one of said first communication ~~connection~~ link and said second communication ~~connection~~link.

20. (Original) The system of claim 19, wherein said non-repudiation information includes a digital signature.

21. (Currently Amended) The system of ~~claim 15~~claim 19, wherein said non-repudiation information includes a digital certificate.

22. (Original) The system of claim 21 wherein said digital certificate includes information about particulars of a transaction evidenced by said certificate.

23-26. (Previously Cancelled)

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